

# One Plan, Two Benefits: Protection & Guaranteed Savings with SBI Life – New Smart Samriddhi

As financial responsibilities grow and long-term uncertainties increase, individuals are seeking solutions that offer both protection & savings. A simple, trustworthy insurance plan that helps accumulate savings while providing financial security is essential for planning the future with confidence and peace of mind.

**SBI Life- New Smart Samriddhi**, an individual, non-linked, non-participating life insurance savings product is designed to offer assured benefits while enabling disciplined, goal-based savings that addresses this need of balanced financial planning: helping savings grow steadily while providing reliable financial protection.

## Key Benefits:

- **Guaranteed Savings:** Systematically saving to meet short-term and long-term goals
- **Reliable Protection:** Life cover ensures financial security for your family in case of unforeseen events
- **Dual Advantage:** A single plan that integrates protection and savings, simplifying financial planning
- **Peace of Mind:** Guaranteed returns help you plan confidently

## Key features & advantages:

- **Guaranteed Additions:** Accrue every year at a simple rate of 5.5% or 6% of cumulative premiums paid, based on annualized premium#.
- **Assured Maturity Benefit:** Offers 133%–214% of sum of annualized premiums# depending on age, annualized premium#, and premium payment term.
- **No medical examination required:** Hassle-free enrolment with minimal documentation.



- **Flexible Premium Payment & Policy Terms:** Options of 6, 7, or 10-year premium payment terms with 12, 15, or 20-year policy durations respectively.
- **Life Cover throughout Policy Term:** Provides financial protection for the family in the unfortunate event of death of the Life Assured at any time during the policy term.
- **Tax Benefits:** Eligible as per prevailing income tax laws.

#Annualized Premium shall be the premium amount payable in a year, excluding taxes, rider premiums, underwriting extra premiums and loadings for modal premiums

For families planning children's education, the guaranteed additions and maturity payouts provide clarity on future funds. For long-term financial planning, the assured benefits create a safety net that grows steadily over time, independent of market movements. Young earners benefit from short premium payment term options, cultivating disciplined savings habit early.

SBI Life has always empowered individuals to pursue their dreams while safeguarding their family's aspirations. SBI Life- New Smart Samriddhi embodies this philosophy of in-built protection by combining guaranteed returns, flexible payment options & simple enrolment. It is a future-ready savings solution that helps individuals build wealth securely, systematically, and confidently across all life stages.